

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Richard Howard Meyers  
Kimberly Jo Meyers  
Debtors

Case No. 15-00889-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 55

Date Rcvd: May 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2018.

db/jdb +Richard Howard Meyers, Kimberly Jo Meyers, 120 North Blackberry Lane,  
Fayetteville, PA 17222-9363  
cr +Danowski Investments LLC, c/o Barbara Danowski, 17 South Main St,  
Mercersburg, PA 17236-1515  
4620744 +Asics America, 29 Parker, Suite 100, Irvine, CA 92618-1667  
4614628 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas Of Pennsylvania, POB 742537,  
Cincinnati, OH 45274-2537)  
4659343 +COLUMBIA GAS OF MARYLAND INC, PO BOX 117, COLUMBUS, OH 43216-0117  
4614623 +Centre Publications, POB 345, Centre Hall, PA 16828-0345  
4614624 +CenturyLink, 1765 West Trindle Rd, Carlisle, PA 17015-9758  
4635217 +DANOWSKI INVESTMENTS LLC, DBA FAST INK SCREEN PRINTING, AND EMBROIDERY COMPANY,  
17 SOUTH MAIN ST, MERCERSBURG, PA 17236-1515  
4614631 +Fast Ink Screen Printing & Embroide, 17 S. Main Street, Mercersburg, PA 17236-1515  
4617119 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003  
4628362 +Florida Department of Education, Office of Student Financial Assistance (,  
325 West Gaines Street, Suite 1314, Tallahassee, FL 32399-6533  
4614632 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
4614634 +Icon Health & Fitness, C/O Euler Hermes Collection, 800 Red Brook Blvd, Suite 400 C,  
Owings Mills, MD 21117-5173  
4614619 +Julie Gray Dorsett Attorney At Law, 39 North Second Street, Chambersburg, PA 17201-1819  
4638293 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
4614618 +Meyers Kimberly Jo, 120 North Blackberry Lane, Fayetteville, PA 17222-9363  
4614617 +Meyers Richard Howard, 120 North Blackberry Lane, Fayetteville, PA 17222-9363  
4620769 +Pro-Tec Athletics, 18080 NE 68th #A-150, Redmond, WA 98052-0573  
4614645 +Rodale, Inc., Direct Sales Department, POB 6098, Emmaus, PA 18098-0698  
4614646 +Rose-Mir Partnership, 3780 Sycamore Grove Road, Chambersburg, PA 17202-9697  
4614648 +Swiftwick, POB 2363, Brentwood, TN 37024-2363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4657229 +E-mail/Text: amscbankruptcy@adt.com May 30 2018 18:58:25 ADT SECURITY SERVICES INC,  
3190 SOUTH VAUGHN WAY, AURORA, CO 80014-3512  
4614620 E-mail/Text: amscbankruptcy@adt.com May 30 2018 18:58:25 ADT Security Service, POB 371878,  
Pittsburgh, PA 15250-7878  
4659781 EDI: BECKLEE.COM May 30 2018 22:53:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4614621 +EDI: AMEREXPR.COM May 30 2018 22:53:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
4614622 EDI: CAPITALONE.COM May 30 2018 22:53:00 Cap One, Po Box 85520, Richmond, VA 23285  
4653522 +EDI: BASSASSOC.COM May 30 2018 22:53:00 Cavalry Spv 1, LLC, c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
4614625 +EDI: CHASE.COM May 30 2018 22:53:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4614626 +EDI: CITICORP.COM May 30 2018 22:53:00 Citi, 701 East 60th St. B,  
Sioux Falls, SD 57104-0493  
4614627 +EDI: CITICORP.COM May 30 2018 22:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
4614629 +E-mail/Text: electronicbkydocs@nelnet.net May 30 2018 18:58:11 Dept Of Education/neln,  
121 S 13th St, Lincoln, NE 68508-1904  
4616776 EDI: DISCOVER.COM May 30 2018 22:53:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4614630 +EDI: DISCOVER.COM May 30 2018 22:53:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
4720390 EDI: ECMC.COM May 30 2018 22:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
4720391 EDI: ECMC.COM May 30 2018 22:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC,  
PO Box 16408, St. Paul, MN 55116-0408  
4614636 EDI: IRS.COM May 30 2018 22:53:00 Internal Revenue Service, Department Of The Treasury,  
Cincinnati, OH 45999-0025  
4614638 E-mail/Text: camanagement@mtb.com May 30 2018 18:58:02 M & T Bank, 1 Fountain Plaza,  
Buffalo, NY 14203  
4614637 E-mail/Text: camanagement@mtb.com May 30 2018 18:58:02 M & T Bank, 1 Fountain Plz,  
Buffalo, NY 14203  
4614639 E-mail/Text: camanagement@mtb.com May 30 2018 18:58:02 M & T Bank, 1 Fountain Plz Fl 4,  
Buffalo, NY 14203  
4630761 E-mail/Text: camanagement@mtb.com May 30 2018 18:58:02 M&T BANK, PO BOX 1288,  
Buffalo, NY 14240  
4638126 +E-mail/Text: bankruptcyinfo@mizunousa.com May 30 2018 18:58:21 MIZUNO USA INC,  
C/O CINDY BOBBITT, 4925 AVALON RIDGE PARKWAY, NORCROSS, GA 30071-1571  
4614640 +E-mail/Text: ungermembers1st.org May 30 2018 18:58:25 Members 1st F C U, 5000 Louise Dr,  
Mechanicsburg, PA 17055-4899  
4614641 +E-mail/Text: bankruptcyinfo@mizunousa.com May 30 2018 18:58:21 Mizuno USA, Inc.,  
4925 Avalon Ridge Pkwy, Norcross, GA 30071-1571  
4614642 +EDI: NAVIENTFKASMSERV.COM May 30 2018 22:53:00 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4614643 +E-mail/Text: bankruptcy@ondeck.com May 30 2018 18:58:26 OnDeck,  
901 North Stuart Street, Suite 700, Arlington, VA 22203-4129

4614644 +E-mail/Text: bsmith@orrstown.com May 30 2018 18:58:05 Orrstown Bank,  
2695 Philidelphia Ave., Chambersburg, PA 17201-7908

4668365 EDI: PRA.COM May 30 2018 22:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4633806 EDI: RECOVERYCORP.COM May 30 2018 22:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4614647 +EDI: SEARS.COM May 30 2018 22:53:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

4618430 +E-mail/Text: electronicbkydocs@nelnet.net May 30 2018 18:58:11 U.S. Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

4629010 EDI: WFFC.COM May 30 2018 22:53:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657

4614649 +EDI: WFFC.COM May 30 2018 22:53:00 Wfids/wds, Po Box 1697, Winterville, NC 28590-1697

4614650 +E-mail/Text: kim.pett@wwwinc.com May 30 2018 18:58:00 Wolverine Worldwide Inc.,  
9341 Courtland Drive, Rockford, MI 49351-0001

4919795 EDI: ECAST.COM May 30 2018 22:53:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

4653463 EDI: ECAST.COM May 30 2018 22:53:00 eCAST Settlement Corporation assignee of Citibank, NA,  
POB 29262, New York NY 10087-9262

TOTAL: 34

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4620742\* ADT Security Service, POB 371878, Pittsburgh, PA 15250-7878

4620743\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

4620745\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)

4620751\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas Of Pennsylvania, POB 742537,  
Cincinnati, OH 45274-2537)

4620746\* +Centre Publications, POB 345, Centre Hall, PA 16828-0345

4620747\* +CenturyLink, 1765 West Trindle Rd, Carlisle, PA 17015-9758

4620748\* +Chase, PO Box 15298, Wilmington, DE 19850-5298

4620749\* +Citi, 701 East 60th St. B, Sioux Falls, SD 57104-0493

4620750\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241

4620752\* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904

4620753\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

4620754\* +Fast Ink Screen Printing & Embroide, 17 S. Main Street, Mercersburg, PA 17236-1515

4620755\* +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412

4620756\* +FuelBelt, Inc., POB 450, Barrington, RI 02806-0895

4620759\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Department Of The Treasury,  
Cincinnati, OH 45999-0025)

4620757\* +Icon Health & Fitness, C/O Euler Hermes Collection, 800 Red Brook Blvd, Suite 400 C,  
Owings Mills, MD 21117-5173

4620758\* +Inov-8, 352 Turnpike Road, Southborough, MA 01772-1756

4620741\* +Julie Gray Dorsett Attorney At Law, 39 North Second Street, Chambersburg, PA 17201-1819

4620761\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, 1 Fountain Plaza, Buffalo, NY 14203)

4620760\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, 1 Fountain Plz, Buffalo, NY 14203)

4620762\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)

4620763\* +Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899

4620740\* +Meyers Kimberly Jo, 120 North Blackberry Lane, Fayetteville, PA 17222-9363

4620739\* +Meyers Richard Howard, 120 North Blackberry Lane, Fayetteville, PA 17222-9363

4620764\* +Mizuno USA, Inc., 4925 Avalon Ridge Pkwy, Norcross, GA 30071-1571

4620765\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

4620767\* +OnDeck, 901 North Stuart Street, Suite 700, Arlington, VA 22203-4129

4620768\* +Orrstown Bank, 2695 Philidelphia Ave., Chambersburg, PA 17201-7908

4620770\* +Rodale, Inc., Direct Sales Department, POB 6098, Emmaus, PA 18098-0698

4620771\* +Rose-Mir Partnership, 3780 Sycamore Grove Road, Chambersburg, PA 17202-9697

4620772\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

4620773\* +Swiftwick, POB 2363, Brentwood, TN 37024-2363

4620774\* +Wfids/wds, Po Box 1697, Winterville, NC 28590-1697

4620775\* +Wolverine Worldwide Inc., 9341 Courtland Drive, Rockford, MI 49351-0001

4614633 ###FuelBelt, Inc., POB 450, Barrington, RI 02806-0895

4614635 ###Inov-8, 352 Turnpike Road, Southborough, MA 01772-1756

4620766 ###Newton Running, 1375 Walnut Street Suite 100, Boulder, CO 80302-5242

TOTALS: 0, \* 34, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
ECMC djwilcoxson@ecmc.org  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Julie Gray Dorsett on behalf of Debtor 2 Kimberly Jo Meyers dorsettlaw.bk@comcast.net,  
r50928@notify.bestcase.com  
Julie Gray Dorsett on behalf of Debtor 1 Richard Howard Meyers dorsettlaw.bk@comcast.net,  
r50928@notify.bestcase.com  
Members 1st FCU unger@members1st.org  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Richard Howard Meyers**  
First Name Middle Name Last Name  
Debtor 2 **Kimberly Jo Meyers**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:15-bk-00889-HWV**

Social Security number or ITIN **xxx-xx-7892**  
EIN **45-1555232**  
Social Security number or ITIN **xxx-xx-2814**  
EIN **---**

**Order of Discharge**

12/15

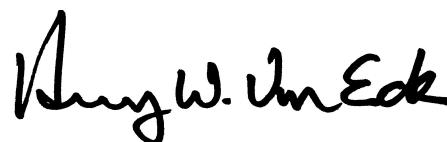
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Howard Meyers  
dba The Runners Sole

Kimberly Jo Meyers

May 30, 2018

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**